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ABSTRACT

This report resulted from a qualitative research site visit to the Madison Mutual Housing Association and Cooperative in Madison, Wisconsin. The agency was selected due to its reputation for inclusive efforts to provide housing to a broad constituency including people of differing abilities, ages, income levels, and ethnic backgrounds. The Madison Mutual Housing Association (MHA) and Cooperative are legally two sister corporations, though in many ways they function as one, and their relationship with each other is described. Aspects of housing cooperatives are discussed, including how they are organized, reasons people choose to live in cooperative housing, and the roles of individuals involved. Two cooperative sites designed with the intent to integrate people of all abilities and another cooperative site that includes a group home for older adults are described. Eight lessons for the disability field in terms of housing options are presented, covering the areas of: the values and commitment of housing associations and cooperatives, principles underlying the creation of housing options, facing stigma and stereotypes, housing as an empowerment and social issue, meanings of independence, the relationship between housing and support organizations, group homes and cooperatives, and promoting integration through financing. Two critical issues that need to be faced in the coming years are then discussed: size and scope of these organizations, and the potential for overidentification with the disability field which can undermine their broad-based community mission. (JDD)

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MADISON MUTUAL HOUSING ASSOCIATION AND COOPERATIVE: "PEOPLE AND HOUSING BUILDING COMMUNITIES"

Center on Human Policy

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MADISON MUTUAL HOUSING ASSOCIATION AND COOPERATIVE: "PEOPLE AND HOUSING BUILDING COMMUNITIES"

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This qualitative research site visit took place on June 27-29, 1990 and consisted of semi-structured formal and informal interviews, visits to people's homes and cooperative sites, and a review of written materials.

I would like to extend a particular note of appreciation to Judy Olson of the Madison Mutual Housing Association and Cooperative who arranged the visit and opened my eyes to the ties among community, housing, basic human values, and disability issues. Thank you also to the people associated with the these organizations, both directly and indirectly, who shared their time, their homes, and their insights. These include Alderperson David Wallner, Randy Wilkins, Darwin Ness, Sandy Dooley, Hollis Gaffney, Judy Wilcox, David Sheperd, Toni Wilson, Lisa Dushack, Anna Paul, and Michael O'Connor. Susan Hobart, on leave at the time of the visit, shared her office for some of the interviews and was present in many of the conversations. Thank you also to Mimi Doyle and Marge Van Calligan of Independent Living, Gail Jacob and Kim Turner of Options in Community Living, and Tracy Miller of Access to Independence. Thank you to Steve Taylor, Bonnie Shoultz, Susan O'Connor, Zana Marie Lutfiyya, Pam Walker, Rachael Smith and Margaret Hart for their commentary on draft versions of this document and Rachael Zubal for her work with the Community Integration Report Series.

INTRODUCTION

The Madison Mutual Housing Association and Cooperative, known for their excellence in the field of housing, also have a growing reputation for their inclusive efforts to provide housing to a broad constituency in Madison, Wisconsin, including people of differing abilities[1], ages, income levels and ethnic backgrounds. They represent the first community, non-disability organizations in the Center on Human Policy's national study of organizations supporting people with disabilities.

The Madison Mutual Housing Association (MHA) and Cooperative are legally two sister corporations, though in many ways they function as one. As a mutual housing association, the MHA's primary interests are in developing and preserving affordable housing stock over the long term and in building a body of housing expertise. The Madison Mutual Housing Cooperative, whose members are residents of the MHA housing, manages the housing which is owned by the MHA. The organizations are affiliated through a management agreement, and all staff are employees of MHA. These two organizations and their relationship with each other are briefly described in this chapter, and more detailed information can be obtained from the materials cited in the references.

The housing itself is cooperative in nature, being controlled by the people who live there and intended to benefit its members. This chapter introduces aspects of the housing cooperatives, including how the housing cooperatives are organized, the reasons people choose to live in cooperative housing, and the roles and people--staff, residents, neighbors, investors, and members--associated with the Madison Mutual

[1]Language used by staff at the MHA that includes people with disabilities.

Housing Association and Cooperative. It specifically examines two cooperative sites designed with the intent to integrate people of all abilities, and another cooperative site that includes a group home for older adults.

All that the MHA and Cooperative do and stand for are applicable to the lives of people with disabilities, since the nature of cooperation and the meaning of living together are central concerns of this categorized group. However, this chapter examines eight lessons for the disability field that seem particularly relevant as the use of conventional housing options is increasing in this country. While drawing parallels and links with the disability field, I have tried to touch on these lessons without changing the basic nature of the organizations through converting their framework from a universal one to the disability-centered focus that dominates the specialty field of disability.

The final part of this chapter examines two issues in the future of the Madison Mutual Housing Association and Cooperative, and concludes with a note of hope for their vision of good housing, neighborhoods and communities; individual and community empowerment; and society inclusive of all people.

BACKGROUND

Madison Mutual Housing Association: A Community Organization

> The initial vision of the people who founded the organization was pretty strictly...affordable, resident-controlled housing. As time went by, people began to realize how many different groups were touched by this issue. And it became apparent to all of us, it was...a complex mission that...affected the community-at-large.

> Another important part of our mission is revitalizing neighborhoods...both in a social and a physical sense. There's a...domino effect when you start to improve the physical appearance of property. By doing so, you're more likely to attract residents (who) stay for a long time, invest their time and energy, feel like they have a stake in the community, and...try and improve things.

So began my introduction to the Madison Mutual Housing Association (MHA), described in their brochure as a unique housing provider that "blends a strong Midwestern spirit of cooperation with the successful model of mutual housing associations that continue to flourish in Europe." Incorporated in 1983 as a non-profit, tax-exempt organization, the MHA is a membership organization, a licensed real estate corporation, and a property owner which continues to buy, build, renovate, and develop housing cooperatives in Madison, Wisconsin.

In the United States, mutual housing associations take on different organizational structures, but in general a mutual housing association is an organization interested in developing and preserving affordable housing stock over the long term. It builds a body of expertise in mutual housing or cooperative development and may provide a range of management services to residents of the housing (O'Connor & Racino, 1990).

Born out of discussions at a local bed and breakfast, the Madison MHA has grown into a respected small housing provider with 206 scattered site units in which over 400 individuals reside. One of the goals of the association is to develop "mainstream"[2] communities, which represent as diverse a group of people as

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[2]Defined here as representative of the societal population at large.

possible--people of different generations, mixed incomes, varying household compositions, racial and ethnic backgrounds, and ability levels. As Judy Olson, the training coordinator, described:

> There are older adults and families with kids living side by side, which is something that has not always been successful but has been successful with us, single individuals and couples without kids, all types of household compositions and ages. We have made an effort to include (people with) a variety of incomes living side-by-side...We have attempted to bring as racially diverse a group of people into our housing as possible. And long before fair housing laws required this kind of approach, we were doing it.

The housing cooperatives are also inclusive of people with disabilities, with about 10% of the residents being adults with disabilities of varying kinds (as of July 1990).

As a membership organization, the MHA consists of members of the community interested in decent, safe, and affordable cooperative housing. Through the structure of the mutual housing association, cooperatives are linked to share resources and to have easier access to financial resources. The MHA also helps foster a broader vision of community and neighborhood than individual cooperatives can have, including retaining the housing as permanent, affordable housing.

Madison Mutual Housing Cooperative: Cooperative Housing

The Madison Mutual Housing Cooperative, organized under Wisconsin Statutes 185, is a resident-controlled corporation that manages the housing owned by the MHA. Unlike the MHA, it is not tax exempt and is comprised and controlled solely by the residents. The Cooperative, whose members also belong to the MHA, has a voice in

development of new housing stock while continuing to focus primarily on housing management (See Chart 1 for a visual depiction of the relationship between the MHA and the Cooperative).

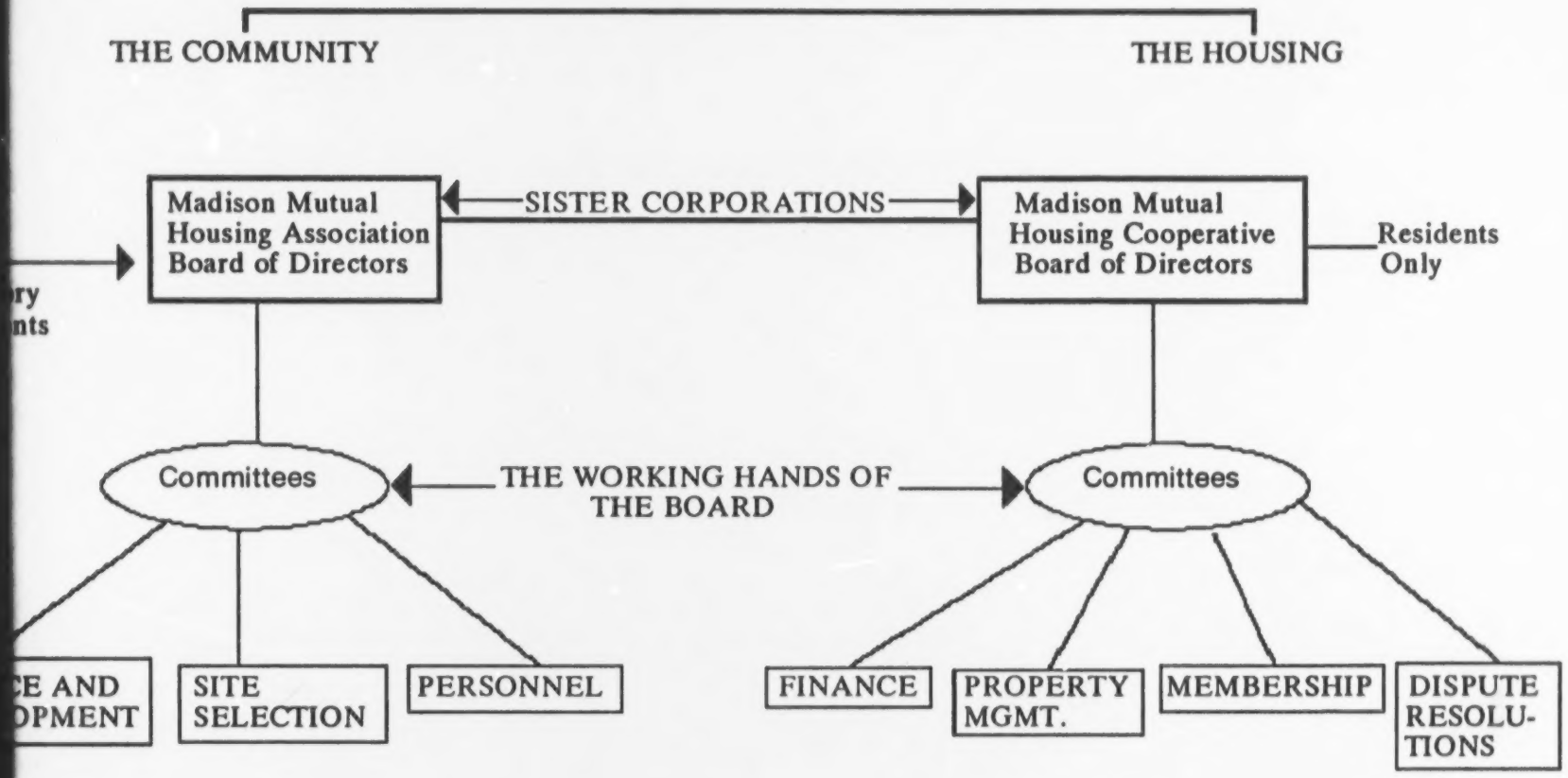
All cooperatives are controlled by their members, and are intended to work for their benefit (see Chapter 2 for a description of housing cooperatives). They are based on the belief that "what we can't do alone, we can do together." According to the Madison Mutual Housing Cooperative's resident handbook and brochures, "housing cooperatives can take many forms--apartments, single family homes, mobile homes, and group homes, to name a few." The features distinguishing a housing cooperative (Furman, 1987) include:

* The building and/or land under the building is owned by an organization, not individual members.
* The members of the co-op organization are all voting members and own a piece of the co-op.
* The board is elected by and from the members and sets co-op policies.
* The organization abides by the Rochdale Principles of Cooperation, which are democratic control by membership, open membership, limited return on capital investment, continued education, and cooperation among cooperatives.

In a housing cooperative, people do not own their apartment or unit. Each resident owns a membership in the cooperative organization, which then allows them to live in a certain unit. Thus, residents cannot sell their unit or apartment to another person. To obtain affordable cooperative housing, members are expected to work for the co-op.

CHART I

MADISON MODEL



from Furman, 1987

People choose to live in housing cooperatives for a variety of reasons, including decent, affordable housing; security and stability; a sense of community; ownership; appreciation of diversity as a strength; good neighborhoods; and commitment to the concept of living based on sharing, cooperation and participation. David Wallner, an alderperson and housing advocate, described his view of cooperatives and the role they play in Madison, Wisconsin:

> Co-op housing is a very positive model...the big issue is empowering people more in their daily lives than standard rental housing provides. It makes people feel more a part of the smaller community and also the larger community. That's real important. People stay there longer, too...If you want to create functioning neighborhood, you have to have people who are there with a sense of commitment.

The Madison Mutual Housing Cooperative's business is to provide housing for its members, either performing or contracting for all the things a manager would do. It oversees the marketing, the screening of residents, the renewal and non-renewal of members, sets the Co-op's budget and carrying charges (rent), and oversees the collection of those carrying charges. So all the functions of the management are performed by the members of the Cooperative who are residents in the houses. The Cooperative also pays money to the MHA via a management agreement to take on some tasks such as the physical maintenance and training.

Organization of the Madison Mutual Housing Cooperative

The Madison Mutual Housing Cooperative could be said to consist of smaller cooperative units, scattered throughout eight central neighborhoods of Madison, Wisconsin. The MHA is restricted by its funding to operate in Community Development Block Grant target areas (i.e., neighborhoods where the Census indicates that more than 50% of the residents have incomes of less than 80% of the local median income).

The cooperative units can range from single family and 2 or 3 flat houses clustered in groups to larger complexes, such as the 28 unit Reservoir cooperative described below. Residents of the co-op units meet monthly, share the work, share control of the maintenance account and make joint decisions about membership issues, house rules and work schedules, among others. The MHA plans to do some "infill" (i.e., buying or building between existing properties that are currently isolated from each other) to help create more sense of community among some of the individual sites.

The following is a brief description of three of the larger sites owned by the MHA that will be referred to later in this chapter:

The Reservoir cooperative. Located adjacent to the MHA offices, this cooperative was the first MHA development designed with the specific intent to "integrate people of all abilities." As one staff member explained, "It's a well thought out community." There are 28 units of 1-, 2- or 3-bedroom apartments, with 4 barrier-

free[3] units. In addition, all first floor units are accessible.[4] The Queen Anne style, 4-plex design is built to fit into the appearance and architecture of this older neighborhood. There are two "tot lots" with a clear line of sight from inside the apartments, vegetable gardens, and flowers planted and tilled by the cooperative members around some of the units.

The Avenue cooperative. This is the MHA's largest and most recent cooperative development, which is located on the site of a 1924 building that previously was the city's "contagious disease" hospital and most recently a research facility of the University of Wisconsin. This $3 million project included an investment by the Wisconsin Power and Light Corporation and support through the distribution of tax credits. The 40-unit site includes 6 barrier-free units and a total of 36 accessible ones, as well as a universally usable[5] neighborhood park named after James A. Graaskamp, himself a wheelchair user, chairman of the University of Wisconsin Real Estate Department, and an early supporter of the MHA's efforts. There is also an accessible community room dedicated to the memory of Liesl M. Blockstein, a Madison community visionary.

The Chandler cooperative. The MHA holds a ground lease for this property and owns the physical improvements on the land. The Chandler cooperative consists of 7 single-family homes, and one licensed group home for eight older adults operated by

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[3]Barrier-free units designed in all aspects with accessibility in mind, including roll-in showers, side-by-side refrigerators, cut-away counters, thermostats and fuses boxes at universal height, accessible washers and dryers, among other features.

[4]In this context, refers to accessibility of the apartment to entrance/exit by a person using a wheelchair.

[5]Political terminology widely used by people involved with the "field of physical access." Indicates usability by all people, instead of a common disability language of "accessible to people with disabilities."

Independent Living, a non-profit organization which provides services for older adults (see Figure 2). Planned as an intergenerational community, the cooperative includes people of all ages. Although not part of the design of the cooperative, 4 of the 7 single-family homes are occupied by people who are Vietnamese, Laotian, or Hmong.

Roles within the Cooperative

The Madison Housing Cooperative can also be thought of as having three interlinking levels within it: the resident or individual cooperative member, the cooperative units, and the Cooperative board and committees. On each level, there are different roles for members, all of which are necessary to make the Cooperative run smoothly.

Resident's role. Each resident basically has four major roles (though a detailed job description is also given to each resident). These roles include organizing and managing the house, taking care of maintenance for the house, participating in the larger Cooperative, and following both the house rules and those of the larger Cooperative. Each resident signs an Occupancy Agreement, agreeing to assume these roles and to perform basic obligations such as paying the monthly carrying charges, taking care of their own unit, and getting along with neighbors.

House roles. Each house has a house treasurer and assistant, a maintenance coordinator and a "house" contact person. Michael O'Connor, the first resident of the Reservoir cooperative, described his past responsibilities as house treasurer:

> I was responsible for the books, for making sure that people were paying their common utility bills...We all share in those...I came up with a system that I thought was fair and worked out.

Each house must have a set of house rules and meets once a month to make joint decisions on sharing the work (e.g., lawn mowing, hallway maintenance) and mutual problem solving (e.g., utility bills, dividing up the house maintenance account).

The decision-making processes vary from cooperative to cooperative, with some like the Reservoir electing to use a modified form of a consensus approach (i.e., a process where all parties agree with a decision), while other sites like the Avenue make decisions by a majority vote. The specific process is decided by the residents and can be changed by them by amending their house rules. Lisa Dushack, the MHA resident coordinator, explained, "It all really depends on the people within. In the smaller units, consensus is generally the way they go because if both units aren't agreeing, they have constant conflict."

Cooperative board and committee roles. The board is legally responsible for the Madison Housing Cooperative and ensures that the needs of the residents are being met. Their roles include: (1) education of residents on the nature of cooperatives, (2) maintaining affordable, decent housing, and (3) maintaining the organization as a viable entity in the community.

The Madison Mutual Housing Cooperative has four major board committees dealing with property management, membership, finances, and dispute resolutions. Recently, the Cooperative was reorganized into twelve geographic districts, partially in an attempt to reorganize the board and provide better representation and communication throughout the Cooperative. Each district is required to provide representation on the Co-op board. In addition, five board members are selected at-large from the membership.

People Who Shared Their Stories

The people who shared their stories during the visit (see Figure 1) include residents of the cooperative units, MHA staff, and board members, who may also reside in the cooperative units. The people interviewed were broadly representative of the population served by the MHA as well as the larger community supporting the MHA and its residents.

Staff of Madison Mutual Housing Association (MHA). The staff consists of 10 full-time employees and several limited-time (LTE) employees who do clerical work. Susan Hobart was the executive director at the time of this visit. She founded the MHA and supervised all employees. While several staff work full or part time on Cooperative activities, they are also employed through MHA as part of a management agreement with the Madison Housing Cooperative.

The three staff roles of primary relevance described in this report are those of the development director (David Sheperd), the resident coordinator (Lisa Dushack) and the training coordinator (Judy Olson). The development director is responsible for developing financial packages and fund raising. The resident coordinator helps to "organize the residents to get the cooperative units functioning and deals with anything the residents need." The training coordinator conducts training sessions for new residents of the cooperative units, trains residents to take on special roles such as house treasurer, trains boards and committees in meeting and facilitation skills, does outreach in the community, and assists with dispute resolution.

The staff turnover of the MHA has been very low, though there's not a lot of opportunity for upward mobility. Except for the executive director, the positions are "pretty much peer positions" and salaries are based on market studies. The development director has been with MHA for 8 years, the resident coordinator for 4 years, and the training coordinator for 6 years, although each has changed roles during that time.

In addition to MHA staff, the organization also relies on other people to assist in housing development and other work, including an architect, an accountant firm and a law firm.

Residents of the Cooperative. While the cooperative residents are diverse in ages, ethnic backgrounds, and income levels, people with lower incomes continue to be the primary residents, and like the rest of Madison, the ethnic and racial diversity is somewhat limited. Though a small portion of the people have a disability, this report highlights the perspectives of several people living in the cooperative units who either have a disability, are their neighbors and/or share homes together (see Figure 1).

The reasons people with disabilities live and participate in the Cooperative, however, are similar to the reasons any person might join and continue to live in one. For example, Darwin Ness, who spent 50 years in institutions (see Center on Human Policy, 1989, for more information on Darwin Ness), lives in the Reservoir cooperative with Randy Wilkins, a support worker from Options in Community Living, an organization providing support services to people with developmental disabilities (see Figure 2). Randy compared it to their previous housing situation where neighbors changed every few months:

> For me, the biggest change is, having lived here 2 1/2 years, 75% or more of the people near us are still here...We feel more secure. Just sitting outside is a lot more enjoyable and social. Darwin's a real social person, just really likes to interact with people and spend time just gabbing. He can go through the court and know everybody basically...so that's important and really nice.

Michael O'Connor, who also lives in the Reservoir cooperative, obtains aide support from Access for Independence, an independent living center (see Figure 2). He explains with "co-op enthusiasm" why he enjoys living in the Reservoir cooperative:

> I like the fact you know your neighbors. In a typical apartment complex, you really don't interact with your neighbors...I like the idea we are in control. I like the sense of pride. I think we take care of our property because we feel proud of it...I like the fact we have input into who we live with...I just like the variety of it. I like the fact that it is integrated.

Neighbors, Investors and Volunteers. Based on principles of cooperation, the Madison Mutual Housing Association, which is responsible for housing development, works together with neighbors, investors and volunteers. Susan Hobart is acknowledged in the community as being good at public relations and "helping people feel a part of things." David Wallner elaborated, "It's more than public relations. She and her people believe...they are part of the bigger picture and they want to be good citizens, good neighbors, those things. It's more than just cliches."

Neighbors. MHA strives to involve people from the neighborhood in the housing development and on an ongoing basis once the housing is in place. From the very beginning, they integrate the biggest opponents to site development into the

Figure 1

PEOPLE WHO SHARED THEIR STORIES

Sandy Dooley, who is 25 years of age, moved into the Avenue cooperative 6 months ago. A member of the cooperative's selection committee, she is also the recipient of a SPARK award for representing the cooperative spirit. Born with spina bifida and paralyzed from the waist down, Sandy obtains support services through Access to Independence.

Lisa Dushack, the resident coordinator, was placed at the MHA as part of her high school program and "liked what they were doing." She has now been at MHA for 7 years, the first 6 as office manager. Lisa was instrumental in hiring an office staff member who had spent 41 years in institutions.

Hollis Gaffney, born on a farm eight miles west of the Wisconsin Dells, has been a resident of Madison for 19 years and a part of the cooperative since about 1983. Living in one of the older homes rehabilitated by MHA in the Wilmar neighborhood, he obtains supports services through Options in Community Living. Hollis recently started a new job at Hardees and also delivers mail in the cooperative.

Darwin Ness has become a celebrity, having been featured in articles and videotapes for many different reasons, from his story of 50 years in the institution to his life in the community, his zest for recreation including dog sledding in the Yukon, his job at the state office building, and his home and supports. He moved to this cooperative with Randy Wilkins about 2 1/2 ago. He obtains support services through Options in Community Living.

Michael O'Connor, the first person to move into the Reservoir cooperative, chairs the parks and recreation committee for Madison's Citizens Commission on Physical Disabilities. Previously house treasurer, Michael has now taken on the job of maintenance coordinator for his unit. He is employed by the city recreation department and obtains support services through Access to Independence.

Judy Olson, described as the "ideal co-oper," has lived in a limited equity co-op for 10 years, a co-op which included two men with disabilities. She has been employed with MHA for 6 years, initially as the resident coordinator, and now as the training coordinator. She has a broad range of interests in community issues, including board membership on the Madison association of neighborhood centers.

Anna Paul, part-time maintenance coordinator for MHA, is also the "longest tenured resident" of a "six person unit," which included a woman with a disability and her live-in friend.

David Sheperd came to MHA in July 1983, working as a financial manager and now as the organization's development director. He has a degree in business and learned his real estate experience on the job. On a personal basis, he has been involved in a range of community activities, including peace issues, day care, respite centers, and alternative radio, all as efforts to "try to make the community a better place to live."

David Wallner, through his job as alderperson, represents about 9,000 people in at least five or six neighborhoods in Madison. Involved in neighborhood associations since the mid-70s, he is working toward three major housing goals: (1) keeping the housing stock up; (2) systematic code enforcement to upgrade properties; and (3) getting more families and owner occupants to buy in the district.

Judy Wilcox has a variety of community roles and connections in the area of housing and support, including being past president of the board of Options in Community Living, current resident of the Reservoir cooperative, and a state housing coordinator.

Randy Wilkins shares an accessible apartment with Darwin Ness at the Reservoir cooperative. Randy describes himself as active, like Darwin, and appreciates the social atmosphere, security and stability that the cooperative provides.

Toni Wilson, the new president of the Cooperative board, previously served on the maintenance, selection, and playground committees associated with two of the cooperative properties. She is now involved in implementing a neighborhood watch program and recently attended a neighborhood housing network meeting in Washington. Toni was on welfare the first year she was part of the cooperative, and says she knows what it's like to worry if you'll have a roof over your head.

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design process. As one staff member said, "That's real key. We try to get the neighborhood, the people who are going to be involved with the housing (who live near the development) to be involved right away."

The staff members of the MHA view relationships with neighbors and neighborhoods as reciprocal. In designing housing, thought is placed into the contributions that the new housing can make to the neighborhoods. For example, in the Avenue co-op, the playground is open "because the neighborhood didn't have a playground for the kids playing in a six block area...and people couldn't get to the parks for their kids." Integration of cooperative housing into existing neighborhoods is considered key.

Investors. Investors play a critical role, since they provide the financial base necessary for the cooperative housing development. In the beginning, one lender took a couple of risks for their first mortgage money, and they also had block grant money through the Community Development Block Grant. Now that the MHA's reputation has grown, they have an easier time generating development funding. The MHA's most recent development at the Avenue included the use of $1.8 million in tax credits invested by Wisconsin's largest utility company. The MHA seeks to build partnerships between the private investors and the public sector.

Volunteers. Cooperation is also reflected in the volunteer efforts of many other individuals, groups and associations that help to make the vision of affordable housing a reality. For example, Training Coordinator Judy Olson proudly shows the before and after slides of renovations of one their older buildings, noting "the nice iron wrought fence that someone donated to us" and "the architect who donated his time to help us

reconstruct the outside to its true historic character." She continues with another slide of a condemned building, saying, "We bought it, and we wouldn't have been able to afford to turn it around without relying on a group called Operation Fresh Start. They take kids who are high school dropouts or at risk of dropping out and give them jobs building houses. Then they turn their lives around. In this case, they turned the building around." A few slides later, there's a picture of a volunteer work day co-sponsored with the Board of Realtors. Judy continued, "They came out and helped us scrape, rake and clean up the property, so maybe you're getting a sense of how much we rely on dozens of little and big ways to write down the costs."

LESSONS FOR THE DISABILITY FIELD

Since excellent resource materials on this organization already exist (see for example, Furman, 1987; National Association of Home Builders et al., 1989), this section highlights lessons for the disability field as it moves toward greater use of conventional housing options. The main areas briefly described are the nature of the organizations, principles underlying the creation of housing options, facing stigma and stereotypes, housing as an empowerment and social issue, meanings of independence, the relationship between housing and support organizations, group homes and cooperatives, and promoting integration through financing.

Value-Based Leadership, Commitment and Excellence

The Madison Mutual Housing Association and Cooperative are founded on a strong set of clearly articulated values, including a firm commitment that all humanity should be valued and held in dignity, that all people have a right to quality housing, and that people can live and work together cooperatively for the benefit of all. Unlike

many disability organizations, this organization has a broader mission with a commitment to the diversity of people who make up neighborhoods and communities in Madison, Wisconsin.

The organization and its leader, Susan Hobart, have received public recognition for their commitment to excellence in their field, such as an "Orchid Award" from a group called the Capital Community Citizens for beautifying the landscape, an award from the Madison Trust for Historic Preservation for "superior achievement in the rehabilitation of residential property in the city of Madison," and an award from the Business Forum presented to Susan "for her contributions to women and children of Dane County." They are strongly an organization in and of the Madison community.

As with other "good" organizations in our national study,[6] they are constantly improving by learning from their experiences. They have a "together we can find a way attitude" and believe that "we are making a difference." The organization is small and relatively non-hierarchical in nature. The director and her staff are known for making people feel a part of things. Their commitment extends beyond a view of housing to a recognition of its broader social role.

Principles for the Creation of Housing Options

Several key housing principles espoused by the MHA and Co-op are consistent with those recently adopted by the housing subcommittee of The Association for Persons with Severe Handicaps (TASH), including quality housing affordable for all, housing as a right, and integrated housing. In addition, these organizations adhere to

[6]See Racino, J. A. (1991). Organizations in community living: supporting people with disabilities. Journal of Mental Health Administration, 18(1), 51-59, for more information on shared characteristics of disability organizations promoting community integration of people with disabilities.

Rochdale's Principles of Cooperation described earlier in this report and principles of individual and community empowerment which will be described in the following sections.

Quality, Affordable Housing for All. Both the MHA and the Cooperative are founded on the belief that quality, affordable housing should be made available to all at a fair price. While developing affordable housing is a major challenge today, the organization continues to look for new ways to make this possible. The association's approach to low and moderate income housing is based on a vision of housing that "anyone would be proud to live in, whether you're low or high income or in-between." The MHA's government funding places income limits on the occupants of most units, thus limiting the diversity of the residents. However, the MHA has found ways to achieve a "mixed income" housing concept. In the newer MHA developments, some units are priced at "market rates" and partly subsidize the other units. This practice helps to promote economic integration and is a tool to use in overcoming "low income stigmatization."

Housing as a Right. Instead of a charity approach to housing, the MHA and Co-op view housing as a right for all people. In order for people who have been traditionally excluded from decent housing to become included, they believe that (1) people must be given information about options, and (2) people must clearly articulate their need and organize around it. Based on these beliefs, the MHA uses "affirmative marketing" to reach out to groups traditionally excluded, though this has not always been as successful a strategy as they would hope. One group, for example, which is

not well represented is people who have been involved with the mental health system. One staff member explained that these individuals and advocates are just beginning to recognize their right to decent housing.

Integrated Housing. Housing for all also means the organizations strive to integrate housing in all ways, reflecting the diversity yet unity of community. As Lisa Dushack explained, "I think it's really important for people to live together and not have segregated sectors...and I think if we are all going to grow in this community, we need to do that." Housing integration, however, is not always easy to achieve in practice. For example, a disproportionate number of people with disabilities live in the Avenue cooperative and people of Asian backgrounds in the Chandler cooperative. The organizations continue to learn from its experiences and to do what they can to achieve "mainstream communities" in their housing.

Integration is viewed as benefitting all people as they come to better understand each other. As one staff member said:

> Everybody, not only people with disabilities, but people who come in contact (with neighbors, co-workers), are better off...everybody learns; everybody's got different abilities and that's what's key, that's what we found out.

Facing Stereotypes and Stigma

Many of the issues faced by the MHA in their development of housing for people with low incomes appear to mirror those faced by organizations supporting people with disabilities. Three examples of similar issues revolve around neighbors' stereotypes prior to development, fitting housing into the neighborhood, and the use of language.

Stereotypes. While development is a complex issue, it is striking to hear the similarities in stories told by people associated with the MHA with those experienced by residential providers. In describing the initial opposition to one housing development, one staff member confided:

> It was just people's fears. People have these stereotypes...Once people live with each other, they find out (that their experience does not fit their stereotypes).

In this situation, once people moved in, the development "stabilized the neighborhood and increased property values."

Housing that Fits into the Neighborhood. Like organizations promoting the integration of people with disabilities, MHA is concerned about how their housing can become indistinguishable from other housing in the neighborhood. As one staff member described:

> It fits in with our goal of having housing fit into the neighborhood, so when people drive by they don't point and say, "That's where poor people live." It looks like regular housing.

Consistent with the concept of normalization, this is one example of how the MHA and Co-op strive for physical integration.

Language. People employed by MHA also are conscious of the power of language, and the role all of us play in removing stigma. While they credit the support organizations for teaching them how to talk, the MHA staff use an "ability, not disability"

approach in their daily language. Aware of the political nature of speech, one staff member explained "instead of saying that's a curb cut for someone in a wheelchair, it's a universally-usable curb. Everyone can use it. It removes stigma."

Housing as an Empowerment and Social Issue

MHA is founded upon principles of personal and community empowerment which are promoted in daily practice through resident control of housing, participation, and shared decision making.

Resident Control of Housing. Resident control of housing is central to the mission of the organization and to the nature of cooperative living. It is closely tied with many issues discussed in the disability field today--personal empowerment, contribution to society, learning skills, and community empowerment. MHA staff member David Sheperd described how he viewed this relationship:

> I like to see people control their own housing (be)cause you make your own decisions...And it affects everybody when people feel empowered...You have a more positive outlook on yourself; therefore, people can be more contributing to society, learn more skills, get better jobs...or whatever it takes, because they feel they can take control over their lives...The less people that are poor, who are not homeless, who are fed and clothed and sheltered, the better off as a society we all are. So it affects everyone as a whole and individually.

Social Dimensions of Housing. The theme of housing as a social issue permeated the interviews, often tying in with discussions of neighborhoods, families, relationships, and societal issues. Toni Wilson, the Co-op board president, told me

about her first meeting in Washington, D.C. as part of the national neighborhood housing network. Speaking with quiet enthusiasm, she said:

> All the people had a goal in common--to have low and moderate income housing. They were concerned about improving the neighborhoods...how to get money for housing...It was so neat to see all these people coming together as one.

Unlike many issues where the focus is primarily on disability, housing affects everyone in the society and provides a unique forum for bringing together a range of people to solve common social concerns.

Building a Sense of Community Through Shared Decision Making. In describing these organizations, one support service provider said, "They gave people choices and control. They build communities, not just housing." Throughout the visit, the people I met talked about how "we voted," "we had a dedication," and "we decided," thus conveying a sense of ownership and involvement in the work, events and decisions they described. Although not all cooperative units use a consensus process, where everyone must agree on a decision, the use of such a process represents a respect for the opinions of each individual. As Randy Wilkins explained:

> Any consensus process makes everyone feel like they have a strong voice in things...that's important....And having consensus means presumably you're not going to do something that will unduly upset somebody.

One example of a decision that might be minor to some people, but could result in the difference between living in decent housing or not, is that of the division of bills. Randy conveyed his feelings saying, "That's an important decision, not something to

be overlooked because what's a few bucks? A few bucks is a lot to some people" In fact, at another equity co-op,[7] co-op members agreed to pay higher rents for a man who had a traumatic brain injury from a motorcycle accident and was $30 short in his financial package each month for rent. Because of this shared decision, he was able to live and participate in the co-op, something that otherwise would not have been financially feasible for him.

Building Community Through Working Together. Working together, often through committees, is a way for people to both contribute as individuals and participate in shared decision making. For example, Sandy Dooley, who was born with spina bifida, talked about the garden committee that will look at landscaping at the Avenue cooperative, and Toni Wilson about a playground committee formed between two of the cooperative units. Toni said:

> Six of us and Amy, an intern from the university, helped to plan out the playground. We set up specifics of how we wanted it set up to prevent injuries to children. We had input all along the way. After it was built, the parents would take turns on the playground. Everyone kind of looks after each other's children. You could rely on each other, kind of like one big family. You can go to another member to help you out.

Everyone has an opportunity, and is expected to participate in sharing the responsibility and work of the cooperative. People all make different contributions. One staff member explained:

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[7]An equity coop is a coop where the interest or value that is invested in the property is over and above any mortgage indebtedness.

> It's been great because the people who can't help with the physical things are finding other ways. They're chairing committees, helping out with interviews, that type of thing. So it's just getting everyone together and finding out what they can do and promoting that.

In other words, the underlying assumptions are that everyone belongs and has a valuable contribution and role to play. This message is conveyed through sharing day-to-day responsibilities and decision making. This organization gives an example on a daily basis, in its committees and other processes on how people can come together each with their unique contributions.

Getting Along with Each Other. In many ways, co-ops are an opportunity for people to learn how to get along better with each other, opportunities that are sometimes missed or bypassed in day-to-day lives. As one staff member described:

> People don't come outfitted with all the skills that they need to be in co-ops. And some of the skills that people have sort of culturally missed, are some of the most important ones, like being able to talk with people about problems instead of storing up resentments, backbiting, gossiping, and flying into rages.

This lesson is an important one for people in the disability field where there is a tendency to view problems in living together as specific to people with disabilities. As the cooperative experience indicates, people in this society in general have a lot to learn about what it means to share lives with each other.

Getting along together begins with the selection of residents by a committee. The main criteria for selection is being "co-op enthusiastic" and open to participation. Sandy, who is on the Avenue cooperative selection committee, said she asked

questions of potential applicants like, "How would you react if people had a loud party? How would you handle the situation?" I asked what she looked for in response, and Sandy smilingly replied, "if they're outgoing and whether they compromise, so they'll take suggestions from other people."

As can be seen from these descriptions, cooperatives offer opportunities for creating new ways of living together. At the same time, cooperatives are not for everyone, and in their own way, can be exclusionary.

Individual Empowerment and Shared Decision Making. Madison Mutual Housing Association and Cooperative provide an excellent example, in philosophy and in practice, of the relationship between individual empowerment and shared decision making. Within the disability field, these two issues often are viewed as in conflict with each other, with individual self-determination often equated with "control" or "power over" others and shared decision making viewed as representing "community," "reciprocity," and "mutuality." Here, the underlying assumption is that both are important and in fact mutually increase each other in practice. As Judy Olson said, "We're not talking about the pioneer spirit of Lewis and Clark. It's self-determination within the context of shared decision making." Shared decision making, especially consensus among all members, is built upon a base of individual empowerment.

The Meanings of Independence

Independence is defined in many ways, and several people associated with these organizations shared their ideas about what the concept means. Michael O'Connor, who is best remembered for his wry sense of humor, forcefully stated:

Being independent doesn't only mean being able to get around in the community, being able to work, being able to access the kinds of services in order to live in the community. For me independence means not needing to rely on the whole social services world.

Lisa Dushack, the resident coordinator, also struggled to share her view on how people with disabilities were on their own even though they had attendants. She added:

Through the cooperative, we require that everyone participate. So they (people with disabilities) are functioning on their own; they aren't given any special treatment one way or another. They participate a lot of times on committees for interviews. So I guess we really don't see them different in anyway, although outside people tend to.

Even though they have a disability, they want to be out and they want to be independent. They are probably capable of more than anybody can imagine. So we're constantly trying to challenge people to see what they can accomplish. We are totally amazed all the time. I think that people just never gave people the opportunity to see what they could do.

I guess the best example...is within our (MHA) staff. We've got two disabled people, one of whom was in an institution for 41 years...And it is amazing what she can accomplish, but she was never given the opportunity. We gave her the opportunity, and it has been wonderful for us and for her...You may need to work out a different system or a different way, but generally they can accomplish the same tasks...I don't know what we'd do without her.

The Relationship of Housing and Support

Disability organizations are now exploring how adults can best be supported to live in conventional homes. One critical issue is the relationship between housing and support, including the respective roles of housing and support agencies. The following are perspectives from the MHA on these emerging issues in the disability field.

Independent Relationship between Housing and Support The position of the MHA on the relationship between housing and support was described by Judy Olson:

> We've discussed the issue of housing and support extensively. We decided we cannot be in the position of checking before a person moves in on whether they have adequate supports. Once a person is in the cooperative, if lack of supports affects the housing, then we'll become involved...the person has an independent relationship with their support agency.

This separation of roles assures that people's access to housing is not controlled by disability organizations and separates the landlord function from that of service provider and/or support facilitator.

Housing by Housing Organizations. One major decision that disability organizations must make in moving to a housing and support approach is the role they should play in the area of conventional housing. MHA staff and bard members shared their views on this issue, concluding that community housing should be done by housing organizations. The role of disability organizations is to work with a broad based community organization to assure it includes people with disabilities.

To develop housing, David Sheperd and Judy Wilcox, who is a resident of the Reservoir, stressed that people really needed a strong background in real estate. Funding is very complex, and new financial strategies are continually being explored. Typically, disability organizations would not have the time and expertise to do so. In addition, if disability organizations become involved with housing, the result might be "something that looks like a service model instead of a housing model."

Judy Olson often speaks with disability organizations who are interested in developing housing. She reflected about one of her recent discussions:

> They really want to have a co-op for *their* (author's italics) people who they'd like to bring out of institutions into the community. But they don't know how to expand beyond the clients they are serving to a broader community. And it takes a tremendous effort, and this is not an easy organization to start up.

Judy Olson advised people who are interested in housing inclusive of people with disabilities to work with their local housing organization, to "insert yourself into it, make yourself part of it." She continued:

> It certainly has had a great effect on us to have Options, Access and Independent Living (see Figure 2) here in town so close to us, and giving us advice, and advocating for *their* (author's italics) groups and housing needs within our organization.

She recommends if there is not a broad based housing organization such as the MHA in your community, "you need one."

Roles of Support Organizations. In relationship to the people in the cooperative, both Options and Access to Independence, share a philosophy that's similar. They both support people to make their own decisions and are involved in planning for and arranging the support services, including personal care attendants. As one person who lives in the cooperative said about Options, "They are there if you need them." Another resident echoed the same theme saying, "Options...helps people, if they need help."

The support staff from Access to Independence and Options play different roles, such as talking with neighbors and helping people with their cooperative responsibilities, such as changing screens. As Anna Paul, one neighbor of a person with a disability, explained:

> It helped a lot talking with her Options worker. I know they are overworked, underpaid staff members like everyone else. I was hoping I wasn't going to get that line from them, and I didn't...Things seemed to happen and she (a cooperative resident) knew she could ask them for help with those little projects too.

While housing is separate from support services, both Options and Access to Independence are involved in a variety of housing-related issues. Access to Independence, like many independent living centers, plays a visible role in the community in the area of housing, providing assistance to developers and associations on housing issues, such as accessibility. The housing coordinator at Access to Independence is involved with the Fair Housing Council, and recently attended an accessible housing workshop sponsored by the Research and Training Center on

Figure 2

SUPPORT ORGANIZATIONS

Three community organizations that provide support services for people with disabilities and/or people who are older are associated with the Madison Mutual Housing Association.

ACCESS TO INDEPENDENCE, an independent living center, is in its second decade of providing opportunities for people with physical disabilities to live independent, active lives in the community in Dane County. As described in their mission statement,

> We believe it is the right of all people with disabilities to have the freedom and opportunity to control their own affairs, and live as they choose within the community. We further believe that this freedom and opportunity will enable people with disabilities to live independently, to pursue educational, career and other personal goals, and to become active, contributing members of the community.

Community services offered by the center include: (1) helping find personal care attendants; (2) helping locate affordable and accessible housing; (3) assisting with advocacy, both individual and system; (3) offering peer support from others who have gone through similar experiences; (5) teaching independent living skills, such as money management; and (6) working one-to-one with people to coordinate services. I visited with two people who lived in the cooperative and obtained support services from Access to Independence. I also interviewed Tracy Miller, their housing coordinator.

OPTIONS IN COMMUNITY LIVING is a private, non-profit organization which "believes that every person has the right to live in a home in the community as an active and accepted member." Options is an excellent example of what has been described in this book as a support organization. "Options strives to help people with disabilities and the larger community learn from each other in order to promote mutual understanding, personal satisfaction, and a greater fulfillment of the potential of each individual." For further information on this agency, the reader is referred to the resources at the end of this chapter. For this study, the MHA staff arranged for me to visit two people who lived in the cooperatives and are supported by Options. A brief interview was also conducted with Gail Jacob, the director.

INDEPENDENT LIVING is a non-profit organization with a 17-year history of "providing services to older adults in their homes...to help them retain as much dignity and independence as they are able to." Their current programs include (1) home chore services; (2) minor home modifications and equipment loan; (3) home sharing; (4) nutrition programs, including home-delivered meals; (5) community advocacy, outreach and care management; (6) transportation; (7) telephone reassurance and friendly visiting; and (8) home health care. They also now operate the Chandler HOME in a building leased annually from the Madison Mutual Housing Association. I met with two staff members from Independent Living, but did not meet with any of the Chandler HOME (Housing Options for Madison Elders) residents.

Accessible Housing in North Carolina.[6] Options views assistance with the location of decent housing as part of their role, and includes this as an important area in their Policy on Quality of Life (Options in Community Living, 1987). These organizations, together with Independent Living, were also involved in planning for the Reservoir cooperative, the first major effort by this housing association to consciously include people with disabilities in natural proportions within the cooperatives (i.e., the same proportions as in the population at large).

Group Homes and Cooperatives

One of the interesting opportunities during this visit was to discuss what it meant to have a group home as part of a cooperative, and whether it was actually possible to do so. As described earlier, the Chandler cooperative has on-site a group home for older adults, with the rest of the units being single-family homes disproprotionately occupied by people of Asian descent.

The Chandler HOME opened 3 1/2 years ago. Independent Living, Madison Mutual Housing, the University of Wisconsin, and the County Commission on Aging came together to explore alternatives for people whom these organizations believed weren't able to reside at home, but did not need nursing home care. According to Independent Living, the residents receive daily supervision, housekeeping services, and medication monitoring from the agency.

[6]For more information, contact the Research and Training Center for Accessible Housing, North Carolina State University, School of Design, Box 7701, FAS 5-37530, Raleigh, NC 27607-9986.

Located on land leased by the Cooperative, the group home is operated by Independent Living which holds a state license for this community-based residential facility (CBRF). The CBRF licensing requires 24-hour supervision and also delineates requirements regarding the ability levels of residents who reside in the home. The initial intent by Independent Living was to run the (group) home somewhat on a cooperative level, where people would be more involved in house chores and making decisions about the home. However, over time the residents have become less involved in the rest of the cooperative, although activities such as yard work continue to be shared. While there are many complex issues involved, the following are several important areas to understanding the dilemmas faced by the MHA and Independent Living while continuing to operate the group home within the cooperative.

Group Homes as Businesses. Independent Living staff members view the group home as a "business." Thus, they explain:

> It is very difficult to run a business within a cooperative structure. If we (Independent Living) turn over the responsibility of deciding what residents are going to live there, what staff will be hired, and what...they are going to do in terms of budgets, and...we turn it (over) to the residents to (decide) it really isn't effective.
>
> At times, they (the residents) are not in the best position to make those kinds of decisions or don't choose to make those kinds of decisions or they are not the best business decisions. They are made on a personal level. There is also the issue of liability.

The MHA also believes the group home is first and foremost a business. However, MHA does not view being a business and part of the cooperative as incompatible, since businesses can also be owned and operated on a cooperative basis. Independent Living, in contrast, takes the position that the nature of a business and a cooperative are at times, in conflict.

Both views of group homes as businesses contrast with developments in the field of disability where efforts are being made to overcome a facility emphasis and place people first. This applies particularly to the area of decision making, where a primary role of a support organization (e.g., Access to Independence, Options) is to facilitate decision making on the part of individuals who are living together.

The Base Membership of the Cooperative. The Chandler cooperative is a complex one, for a variety of reasons, including the fact that four of the seven homes have people who were Vietnamese, Laotian, or Hmong and who did not speak English. This presents a situation where the organization needs to be aware of cultural issues and backgrounds that are new not only to the Cooperative, but also to Madison, Wisconsin. In addition, because of the disproportionate number of people from one cultural background, the challenge of integration becomes even more complex.

At the same time, the group home consists of people who are generally older and from different cultural backgrounds than many of the people living in the single-family homes. In addition, some of the initial people who lived in the group home were interested in the cooperative model. However, over time many of these individuals have left the Cooperative and some newer residents may instead be drawn to the

group home because of particular features of that environment. The issues of lack of integration and cooperation across the cooperative tend to be framed by the agencies as related to the people (e.g., language, frailty), and yet the structure of the group home and the different intents of the two organizations (i.e., MHA and Independent Living) also seem to play a key role.

Residents in the group home are "admitted" by Independent Living, through a selection process which includes a nursing assessment, psychosocial assessments, and details on daily living and personal care needs. The organization uses this information to decide the "appropriate level of care" for the person.[9]

In contrast, cooperative residents, similar to people supported by Options and Access to Independence, select who will live in the other homes. Older adults at the Chandler HOME used to be involved in the cooperative selection process, but have now withdrawn from that role. As one staff member of Independent Living explained:

> When you select (members) in a co-op,...a person would come before...the selection committee and they would have a chance to say "I think that the person would work well with who we have here." In Chandler HOME, until recently we had one resident who represented all residents (at the co-op selection meeting). They would at least have a chance to meet someone new coming in...You get into confidentiality, and it's not that healthy for people to know different things about each other. So, we weren't able to go to the same kind of selection process, plus the people in the other co-op houses do not have a say on who comes to Chandler HOME.

[9]Additional information added by Independent Living after the site visit.

In contrast to the selection for the group home, the Cooperative's approach supports a person's right to have a say with whom they will live. This is consistent with emerging practices in the field of disability and offers disability organizations an opportunity to learn from people who have had extensive experience in this type of selection process.

Role of Staff. The Chandler HOME has a staffing pattern of 4 part-time staff (2 live-in and 2 day) and 1 full time professional resident manager. Primary responsibilities of these staff are the care and supervision of the residents and the operation of the household to serve the needs of residents[9].

Compared to the MHA philosophy that staff are resources for people to solve their own problems, Independent Living staff take on the role of representing the Chandler residents to other members of the cooperative. This is similar to the role of staff in traditional residential services programs, where staff members often intercede and resolve problems for residents. For example, one Independent Living staff member explained:

> The residents asked that I tell the co-op that they no longer wanted kids playing on their porch, which some of the people in the co-op took really hard, and they wondered why we were telling them that, but it was a resident request.

In contrast, the role of the MHA resident coordinator, who works with all the residents in the cooperatives, includes facilitating communication directly between the people involved when problems arise. Like the staff of support organizations such as Options

and Access to Independence, the MHA staff try to keep out of the role of boss, and help people to figure out ways to directly communicate better with each other. As Lisa explained:

> I'm here to help them work out the system (of communication), so they can just take that in their everyday lives...and not have a person come in and work out their problems...I try to be there as a resource.

The role of MHA staff parallels the emerging roles of staff in the field of disability, with a greater emphasis on facilitation and support.

Promoting Integration through Financing

While the reader is referred to the reference list at the end of this report for technical information on financing, this section briefly describes three financial issues faced by the MHA and people with disabilities in living in typical homes and places in neighborhoods and communities. These include the federal HUD 202 program, strategies for financing, and accessibility and home modifications.

HUD 202 Program. One of the biggest barriers to housing integration for people with disabilities has been the HUD 202 program. The MHA wanted to use this financing for its newest development, the Avenue, to integrate people with disabilities in the housing. However, the development director recounted:

> The 202 program says you can't do it that way. You have to have separate, here's the handicapped housing; here's the non-handicapped housing as they put it. Of course, we got lots of feedback from so-called handicapped people

> who said, "No, this isn't the way it's going to be done." We tried to convince HUD, but we couldn't do it. It would have been nice financing; it would have been real easy, but we just turned it down.

As Michael O'Connor explained, separate apartment wings or complexes designed for people with physical disabilities were "progressive for their time...but that type of housing, or that concept of housing, is out-of-date...I don't believe in segregating people."

Accessibility and Modifications. The MHA has worked through the years with architects who have had a 10-year history and commitment to accessibility. As in other places, it took the architects time and experience to learn about barrier-free units and incorporate this learning into their designs. As one staff member said, "It's one of those things you can't learn unless you are really out there practicing." The newer developments include apartments with roll-in showers, side-by-side refrigerators, cut away counters, thermostats and fuse boxes at universal height, accessible washers and dryers, among other features. Financing, however, continues to be a barrier on some minor architectural items since they may not be reimbursable through government funders. As David Sheperd explained:

> (HUD and other government agencies) are real strict on their cost containment, and that needs to loosen up. Air conditioners--no, you shouldn't have air conditioners. Well, some people need air conditioners, refrigerators with dual doors instead of the freezer up so a person in a wheelchair can reach it. Or amenities for people who are deaf or who are blind.

Strategies for Financing. Financing remains as a critical issue facing the organization, and it has been difficult to keep developing affordable housing. As David Sheperd continued:

> You really can't do affordable housing without subsidy. It is just so hard to make the market housing. As federal money has decreased dramatically and so has the (federal Community Development) Block Grant money, (so) we've had to do more creative financing...to be able to utilize almost all kinds of financing, fund raising, grants, tax credits, syndications, everything we can get our hands on.

Through the years, the MHA has tapped a variety of private and public sources including Community Development Authority (a city second mortgage loan program), private loans (based on the Community Reinvestment Act), Community Development Block Grants, land contracts, low income tax credits, blanket mortgages with the National Cooperative Bank in Washington, and the HUD Section 8 Mod Rehab Program, among others. In later developments, MHA has also been able to set up so internal subsidies that higher income people pay higher rates which are then used to subsidize the people paying at a lower rate."

In approaching lenders, David believes it's important to come with information such as statistics (e.g., the percentage of housing that needs to be redone and is deteriorated, the percentage of homeless, the percentage of people with disabilities in inadequate, substandard housing) and information on what needs to be done and why

(e.g., the effect of land and home costs going up). He also believes that networking is important, so a lender can call a lender in a different city and find out how a particular finance strategy has worked there.

THE FUTURE

These organizations are recognized within the housing field and in the disability community as leaders and innovators in cooperative living in the United States. In the coming years, these organizations faces a number of critical issues about their mission, that are by-products of its success. The first is the question of size and scope of these organizations, often framed in the disability field as a quantity-quality issue. The second is a potential for overidentification with the disability field, which can undermine their broad based community mission.

Housing and Neighborhood Revitalization

The MHA is already playing a role in Madison's effort to develop a Madison-based Neighborhood Housing Services. If formed, this organization would be part of a Neighborhood Reinvestment Corporation and would work to revitalize neighborhoods through a variety of avenues, including housing and services development. David Sheperd explained:

> The concept of neighborhood revitalization can include fixing up the deteriorating homes...getting rid of crime...clearing up marketing perceptions...bringing in more services--health, support...more economic development, more stores, office space...whatever it takes to sort of lift up the neighborhood, get the storefronts occupied, and improve the housing, the streets, places for kids to play, maybe a neighborhood center.

While this project is a natural extension of the work of the MHA, at least one person mentioned it might take time and energy away from the basic mission of affordable, resident-controlled housing. As the MHA staff members discussed at their retreat, everyone in the organization is committed to cooperatives: "It was nice to know we all think about that, even though the way we show it or what process we use is different." With the expansion to more units and larger size buildings, maintaining the physical quality of the property and promoting social exchange and decision making demand more time from the staff. MHA, with its strong commitment to quality, will need to continue to examine plans for expansion in light of the commitment to the cooperatives that already exist.

A Broad Based Community Organization

An organization such as the MHA, with its inclusive umbrella, often runs the risk of having its mission and nature undermined by its success. Besides the pressure to expand, the organization also can face additional dilemmas. Because responsiveness and inclusion of people with disabilities are not standard practices in conventional housing in our country, the MHA can become viewed as specializing in people with disabilities or in other minority or devalued groups. This could foster a view of the organization as a social service agency or a place particularly associated with people with disabilities. This, of course, would tend to undermine the very mission of the organization, which must remain broad based and representative of the community-at-large.

CONCLUSION

The Madison Mutual Housing Association and Cooperative are working today to help build a better community and society through the avenue of resident-controlled, affordable housing. As Toni Wilson, the current president of the Co-op board, explained:

> I wanted a place (and) an area that was nice, where I didn't have to worry about the children. (In the cooperative) you can count on the people next to you. Everybody's involved. I just think the co-ops are great. They look out for everybody's needs, try to accommodate everyone. It's been a great experience for me.

The lessons the housing association and cooperative share--of a vision of a society inclusive of all people; of good neighborhoods, housing and communities; and of individual and community empowerment--are also becoming increasingly important in the disability field. The Madison Mutual Housing Association and Cooperative offer the opportunity to shift from "disability-colored" lenses to ones closer to the experiences of ordinary citizens, and to view the issues of people with disabilities as those of all people building a society based on individual respect and diversity and unity of community.

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